

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ROBERT A HALWIX
MARGARET A HALWIX
Debtor(s)

Case No. 09-24410

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2009.
- 2) The plan was confirmed on 10/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/13/2010, 09/15/2011.
- 5) The case was completed on 11/14/2012.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,753.00.
- 10) Amount of unsecured claims discharged without payment: \$186,791.74.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,994.45
Less amount refunded to debtor	\$752.38

NET RECEIPTS: **\$17,242.07**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,744.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$914.88
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,658.88**

Attorney fees paid and disclosed by debtor: \$756.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE LLC	Unsecured	NA	479.73	479.73	47.97	0.00
BALLY'S FITNESS	Unsecured	362.00	362.40	362.40	36.24	0.00
BANK OF AMERICA NA	Secured	185,000.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	50,869.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Secured	0.00	313.60	313.60	0.00	0.00
CAPITAL ONE NA	Unsecured	807.00	806.91	806.91	80.69	0.00
CAPITAL ONE NA	Unsecured	1,502.00	1,188.12	1,188.12	118.81	0.00
CAPITAL ONE NA	Unsecured	335.00	335.00	335.00	33.50	0.00
CHASE BANK USA	Unsecured	983.00	1,006.49	1,006.49	100.65	0.00
DISCOVER BANK	Unsecured	NA	7,187.55	7,187.55	718.76	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	7,187.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	7,595.00	7,595.52	7,595.52	759.55	0.00
ECAST SETTLEMENT CORP	Unsecured	7,535.00	7,535.38	7,535.38	753.54	0.00
HOUSEHOLD FINANCE CORP	Unsecured	64,218.00	65,863.11	65,863.11	6,586.31	0.00
HOUSEHOLD FINANCE CORP	Secured	64,218.00	65,863.11	NA	0.00	0.00
LOYOLA UNIVERSITY HEALTH SYS	Unsecured	754.00	NA	NA	0.00	0.00
MINISTRY MEDICAL GROUP NORTH	Unsecured	NA	3.80	3.80	0.38	0.00
MINISTRY MEDICAL GROUP NORTH	Unsecured	NA	24.41	24.41	2.44	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	8,186.58	8,186.58	818.66	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	397.00	412.89	412.89	41.29	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	25,232.00	25,232.63	25,232.63	2,523.26	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	8,632.00	8,632.42	8,632.42	863.24	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	775.00	775.98	775.98	77.60	0.00
SACRED HEART HOSPITAL	Unsecured	140.00	NA	NA	0.00	0.00
SAMS CLUB	Unsecured	1,935.00	NA	NA	0.00	0.00
SEARS	Unsecured	1,207.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	2,451.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	174.00	203.01	203.01	20.30	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$313.60	\$0.00	\$0.00
TOTAL SECURED:	\$313.60	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$135,831.93	\$13,583.19	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,658.88</u>
Disbursements to Creditors	<u>\$13,583.19</u>
TOTAL DISBURSEMENTS :	<u>\$17,242.07</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/27/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.